



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** CATHAY GENERAL BANCORP

**City/State** LOS ANGELES, CA

## Bank Holding Company Information

Federal Reserve District: 12  
 Consolidated Assets (\$000): 19,233,327  
 Peer Group Number: 1 Number in Peer Group: 133  
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CATHAY GENERAL BANCORP  
 777 NORTH BROADWAY  
  
 LOS ANGELES, CA 90012

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BHC Name

City/State

### Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	19,002,798	17,993,631	18,721,179	17,337,839	16,025,354
Net income (\$000)	73,384	46,852	228,860	279,135	271,885
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.98	2.67	72	3.12	2.94	58	2.95	2.77	58	3.31	3.01	60	3.54	3.08	74
+ Non-interest income	0.25	1.13	5	0.36	1.12	9	0.24	1.21	4	0.21	1.32	5	0.22	1.31	5
- Overhead expense	1.50	2.28	8	1.54	2.68	5	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6
- Provision for credit losses	-0.29	-0.12	26	0.56	0.88	32	0.31	0.51	24	-0.04	0.15	2	-0.03	0.14	5
+ Securities gains (losses)	0.02	0.01	76	0	0.03	45	0.01	0.02	54	0	0.01	57	0	0	63
+ Other tax equivalent adjustments	0	0	12	0	0	45	0	0	48	0	0	10	0	0	45
= Pretax net operating income (tax equivalent)	1.98	1.78	65	1.24	0.64	79	1.36	1.04	73	2.02	1.56	84	2.11	1.57	88
Net operating income	1.54	1.36	68	1.04	0.48	83	1.22	0.81	81	1.61	1.19	89	1.70	1.24	89
Net income	1.54	1.35	69	1.04	0.48	83	1.22	0.82	80	1.61	1.19	89	1.70	1.24	89
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.64	3.18	77	4.42	4.09	72	3.97	3.55	74	4.74	4.41	72	4.61	4.24	73
Interest expense	0.48	0.29	84	1.10	0.85	77	0.85	0.52	85	1.20	1.08	66	0.82	0.86	52
Net interest income (tax equivalent)	3.15	2.88	66	3.32	3.24	51	3.12	3.01	49	3.54	3.33	56	3.80	3.38	71
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.20	0.16	65	0	0.27	6	0.09	0.27	30	-0.05	0.21	1	-0.03	0.22	5
Earnings coverage of net loan and lease losses (X)	10.55	25.70	41	-1,651.90	17.23	0	21.96	22.91	66	-43.71	24.40	4	-92.24	21.75	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93	1.49	16	0.95	1.32	21	1.06	1.58	20	0.81	0.83	48	0.87	0.90	47
Allowance for loan and lease losses / Total loans and leases	0.93	1.47	16	0.95	1.30	21	1.06	1.55	20	0.81	0.81	50	0.87	0.89	48
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.70	51	0.40	0.63	26	0.46	0.71	33	0.34	0.57	26	0.39	0.61	31
30-89 days past due loans and leases / Total loans and leases	0.28	0.33	54	0.59	0.52	68	0.92	0.39	89	0.56	0.43	73	0.43	0.44	56
<b>Liquidity and Funding</b>															
Net noncore funding dependence	14.55	-0.51	87	29.64	14.37	84	17.79	3.20	84	29.73	14.45	87	26.64	16.62	77
Net short-term noncore funding dependence	12.90	-6.88	92	24.65	4.94	93	16.24	-4.76	93	24.44	3.38	96	21.37	4.66	90
Net loans and leases / Total assets	80.71	60.99	94	84.22	64.23	96	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97
<b>Capitalization</b>															
Tier 1 leverage ratio	11.10	9.15	88	10.82	9.43	83	10.94	9.13	88	10.83	9.76	78	10.83	9.71	82
Holding company equity capital / Total assets	12.80	10.72	79	12.64	11.64	63	12.70	11.16	72	12.68	12.43	54	12.64	12.22	60
Total equity capital (including minority interest) / Total assets	12.80	10.85	78	12.64	11.80	62	12.70	11.29	71	12.68	12.57	53	12.64	12.27	60
Common equity tier 1 capital / Total risk-weighted assets	13.99	12.57	74	12.38	11.64	73	13.53	12.38	74	12.51	12.17	63	12.43	12.12	66
Net loans and leases / Equity capital (X)	6.31	5.73	64	6.66	5.59	77	6.41	5.58	72	6.54	5.21	77	6.55	5.29	76
Cash dividends / Net income	33.59	23.13	66	52.63	81.34	38	43.12	42.30	53	35.51	33.12	55	30.69	27.31	54
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	5.12	16.49	20	6.88	11.31	39	5.24	16.68	18	7.80	9.26	59	7.32	7	64
Equity capital	6.39	9.13	48	6.92	5.70	61	5.40	6.99	47	8.13	10.49	53	7.53	7.89	64
Net loans and leases	0.74	7.22	35	8.58	9.91	60	3.37	9.07	31	7.94	9.10	60	8.86	7.89	70
Noncore funding	-24.33	-25.09	55	7.09	16.35	37	-19.59	-12.18	41	20.88	6.59	78	28.71	10.67	81
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.33	11	0.33	12.46	29	0	13.56	10	0.33	13.04	27	4.18	13.37	37
Equity investment in subsidiaries / Equity capital	101.64	102.85	47	103.85	103.91	50	102.23	102.81	47	103.44	103.22	55	108.32	103.10	80
Cash from ops + noncash items + op expense / Op expense + dividends	153.10	98.58	73	127.61	176.81	42	127.78	147.24	50	218	190.27	70	137.62	174.91	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	159,823	178,019	677,823	730,413	653,305	-10.22	38.98
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	159,823	178,019	677,823	730,413	653,305	-10.22	38.98
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	159,823	178,019	677,823	730,413	653,305	-10.22	38.98
Investment interest income (tax equivalent).....	3,067	7,611	20,600	33,038	28,623	-59.70	-55.28
Interest on balances due from depository institutions.....	315	951	1,829	5,404	5,209	-66.88	26.51
Interest income on other earning assets.....	217	304	952	1,207	1,663	-28.62	-37.46
Total interest income (tax equivalent).....	163,422	186,885	701,204	770,062	688,800	-12.55	33.46
Interest on time deposits of \$250K or more.....	6,130	14,836	47,293	66,603	32,066	-58.68	
Interest on time deposits < \$250K.....	7,764	19,603	62,564	82,780	51,893	-60.39	
Interest on foreign office deposits.....	116	725	1,787	3,470	2,436	-84.00	-74.11
Interest on other deposits.....	5,593	7,983	25,380	25,250	20,475	-29.94	53.70
Interest on other borrowings and trading liabilities.....	2,128	3,553	12,471	17,453	15,186	-40.11	-61.17
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	21,731	46,700	149,495	195,556	122,056	-53.47	8.77
Net interest income (tax equivalent).....	141,691	140,185	551,709	574,506	566,744	1.07	38.27
Non-interest income.....	11,732	16,000	44,919	37,000	34,760	-26.67	53.34
Adjusted operating income (tax equivalent).....	153,423	156,185	596,628	611,506	601,504	-1.77	39.32
Overhead expense.....	71,108	69,146	285,710	275,083	265,552	2.84	37.86
Provision for credit losses.....	-13,558	25,000	57,500	-7,000	-4,500		
Securities gains (losses).....	853	6	1,695	369	22	14116.67	
Other tax equivalent adjustments.....	-1	0	0	-1	0		
Pretax net operating income (tax equivalent).....	93,973	55,943	253,965	349,369	337,687	67.98	36.51
Applicable income taxes.....	20,590	9,091	25,105	70,234	65,802	126.49	-9.20
Tax equivalent adjustments.....	-1	0	0	0	0		
Applicable income taxes (tax equivalent).....	20,589	9,091	25,105	70,234	65,802	126.48	-9.20
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	73,384	46,852	228,860	279,135	271,885	56.63	58.97
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	73,384	46,852	228,860	279,135	271,885	56.63	58.97
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	73,384	46,852	228,860	279,135	271,885	56.63	58.97
Investment securities income (tax equivalent).....	3,067	7,611	20,600	33,038	28,623	-59.70	-55.28
US Treasury and agency securities (excluding mortgage-backed securities).....	188	1,288	2,131	9,275	10,492	-85.40	-79.87
Mortgage-backed securities.....	2,511	5,288	15,650	20,317	15,530	-52.52	-54.72
All other securities.....	368	1,035	2,819	3,446	2,601	-64.44	-2.65
Cash dividends declared.....	24,650	24,659	98,688	99,131	83,446	-0.04	73.80
Common.....	24,650	24,659	98,688	99,131	83,446	-0.04	73.80
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.44	2.96	82	4.15	3.72	79	3.75	3.27	79	4.44	4	80	4.30	3.87	77
Less: Interest expense .....	0.46	0.27	84	1.04	0.78	78	0.80	0.48	84	1.13	0.98	67	0.76	0.79	56
Equals: Net interest income (tax equivalent) .....	2.98	2.67	72	3.12	2.94	58	2.95	2.77	58	3.31	3.01	60	3.54	3.08	74
Plus: Non-interest income .....	0.25	1.13	5	0.36	1.12	9	0.24	1.21	4	0.21	1.32	5	0.22	1.31	5
Equals: adjusted operating income (tax equivalent) .....	3.23	3.87	18	3.47	4.12	16	3.19	4.04	13	3.53	4.41	15	3.75	4.46	15
Less: Overhead expense .....	1.50	2.28	8	1.54	2.68	5	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6
Less: Provision for credit losses .....	-0.29	-0.12	26	0.56	0.88	32	0.31	0.51	24	-0.04	0.15	2	-0.03	0.14	5
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.02	0.01	76	0	0.03	47	0.01	0.02	54	0	0.01	57	0	0	63
Plus: other tax equivalent adjustments .....	0	0	12	0	0	45	0	0	48	0	0	10	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.98	1.78	65	1.24	0.64	79	1.36	1.04	73	2.02	1.56	84	2.11	1.57	88
Less: Applicable income taxes (tax equivalent) .....	0.43	0.40	66	0.20	0.16	59	0.13	0.23	20	0.41	0.36	64	0.41	0.33	72
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.54	1.36	68	1.04	0.48	83	1.22	0.81	81	1.61	1.19	89	1.70	1.24	89
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.54	1.35	69	1.04	0.48	83	1.22	0.82	80	1.61	1.19	89	1.70	1.24	89
Memo: Net income (last four quarters) .....	1.35	1.07	78	1.47	0.98	88	1.22	0.82	80	1.61	1.19	89	1.70	1.24	88
Net income—BHC and noncontrolling (minority) interest .....	1.54	1.37	69	1.04	0.49	83	1.22	0.83	80	1.61	1.20	88	1.70	1.25	89
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.56	93.08	67	93.98	91.24	78	94.46	92.32	73	93.68	91.05	78	93.16	91.48	70
Average interest-bearing funds / Average assets .....	68.89	62.97	75	71.24	66.92	73	69.71	64.06	75	70.74	65.57	77	69.23	65.56	69
Interest income (tax equivalent) / Average earning assets .....	3.64	3.18	77	4.42	4.09	72	3.97	3.55	74	4.74	4.41	72	4.61	4.24	73
Interest expense / Average earning assets .....	0.48	0.29	84	1.10	0.85	77	0.85	0.52	85	1.20	1.08	66	0.82	0.86	52
Net interest income (tax equivalent) / Average earning assets .....	3.15	2.88	66	3.32	3.24	51	3.12	3.01	49	3.54	3.33	56	3.80	3.38	71
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.07	4.05	57	4.67	4.74	52	4.36	4.27	60	5.02	5.09	51	4.91	4.95	56
Interest-bearing bank balances .....	0.09	0.10	23	0.99	1.16	44	0.19	0.27	28	1.35	2.04	16	1.42	1.64	28
Federal funds sold and reverse repos .....		0.26			1.34			0.68			2.44			2.17	
Trading assets .....		0.39			0.75			0.60			0.99			1.11	
Total earning assets .....	3.64	3.15	79	4.42	4.05	74	3.97	3.51	79	4.74	4.36	76	4.61	4.20	75
Investment securities (tax equivalent) .....	1.26	1.84	12	2.25	2.60	21	1.74	2.25	15	2.31	2.76	13	2.08	2.68	5
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.55	1.30	15	1.80	2.31	29	0.97	1.75	18	1.94	2.32	25	1.73	2.05	27
Mortgage-backed securities .....	1.50	1.60	44	2.39	2.49	37	2.02	2.05	44	2.46	2.61	28	2.34	2.50	30
All other securities .....	1.57	2.93	10	2.57	3.62	17	2.01	3.24	9	3.17	4.06	26	3.64	4.20	48
Interest-bearing deposits .....	0.50	0.26	87	1.19	0.90	75	0.89	0.53	85	1.28	1.10	68	0.83	0.81	58
Time deposits of \$250K or more .....	0.85	0.82	55	1.93	1.83	55	1.56	1.42	61	2.15	1.96	61	1.47	1.44	52
Time deposits < \$250K .....	0.91	0.78	63	1.85	1.69	61	1.55	1.36	62	2.01	1.82	60	1.41	1.29	56
Other domestic deposits .....	0.36	0.17	87	0.71	0.71	53	0.49	0.36	78	0.63	0.93	28	0.48	0.67	31
Foreign deposits .....	0.26	0.13	74	1.35	0.79	85	0.87	0.42	85	1.54	1.19	70	1.25	0.97	65
Federal funds purchased and repos .....		0.18			1.14			0.62			1.86		2.89	1.51	89
Other borrowed funds and trading liabilities .....	1.80	1.38	70	1.92	1.90	53	1.82	1.50	67	2.02	2.38	27	1.22	2.28	5
All interest-bearing funds .....	0.66	0.42	85	1.46	1.15	77	1.15	0.74	84	1.59	1.49	67	1.10	1.19	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	11,732	16,000	44,919	37,000	34,760
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1,334	1,267	4,850	4,648	4,973
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	3,438	2,771	9,736	8,312	5,377
Insurance activities revenue	119	366	793	929	527
Venture capital revenue	-71	275	236	337	319
Net servicing fees	30	157	108	-84	401
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	267	4,205	3,867	201	472
Other non-interest income	6,615	6,959	25,329	22,657	22,691
Total overhead expenses	71,108	69,146	285,710	275,083	265,552
Personnel expense	32,722	30,939	124,022	129,300	124,899
Net occupancy expense	6,234	6,370	25,467	27,402	27,879
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	172	172	687	687	876
Other operating expenses	31,980	31,665	135,534	117,694	111,898
Fee income on mutual funds and annuities	3,354	2,702	9,484	8,078	5,167
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,192	1,226	1,205	1,219	1,250
Average personnel expense per employee	27.45	25.24	102.92	106.07	99.92
Average assets per employee	15,941.94	14,676.70	15,536.25	14,223	12,820.28

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	28.59	2.10	99	16.89	2.64	98	21.11	2.02	99	21.83	2.72	98	14.86	3.08	98
Overhead expenses / Net Interest Income + non-interest income	46.35	59.31	8	44.27	63.90	6	47.89	62.28	10	44.98	61.29	7	44.15	60.88	7
<b>Percent of Average Assets</b>															
Total overhead expense	1.50	2.28	8	1.54	2.68	5	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6
Personnel expense	0.69	1.28	5	0.69	1.36	2	0.66	1.30	4	0.75	1.41	6	0.78	1.44	7
Net occupancy expense	0.13	0.24	12	0.14	0.27	10	0.14	0.26	9	0.16	0.28	12	0.17	0.28	12
Other operating expenses	0.68	0.73	54	0.71	0.98	30	0.73	0.94	40	0.68	0.97	26	0.70	0.97	22
Overhead less non-interest income	1.25	1.10	58	1.18	1.47	28	1.29	1.25	48	1.37	1.32	50	1.44	1.38	52
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	46.35	58.69	9	44.27	63.38	6	47.89	61.82	10	44.98	60.64	7	44.15	60.37	7
Personnel expense	21.33	33.28	6	19.81	33.17	4	20.79	32.36	6	21.14	32.39	5	20.76	32.51	5
Net occupancy expense	4.06	6.42	17	4.08	6.75	11	4.27	6.58	13	4.48	6.52	13	4.63	6.48	14
Other operating expenses	20.96	18.45	74	20.38	22.88	50	22.83	22.28	69	19.36	21.20	46	18.75	20.90	39
Total non-interest income	7.65	28.42	5	10.24	26.40	10	7.53	28.83	4	6.05	29.23	4	5.78	28.50	4
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0.87	3.21	14	0.81	3.92	12	0.81	3.27	12	0.76	3.88	13	0.83	4.15	12
Trading revenue	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	2.24	2.51	62	1.77	2.81	51	1.63	2.46	53	1.36	3.54	46	0.89	3.42	36
Insurance activities revenue	0.08	0.38	52	0.23	0.40	68	0.13	0.41	60	0.15	0.47	59	0.09	0.47	52
Venture capital revenue	-0.05	0.02	1	0.18	-0.01	97	0.04	0.01	90	0.06	0.02	88	0.05	0.02	88
Net servicing fees	0.02	0.99	28	0.10	-0.41	65	0.02	0.01	57	-0.01	0.28	11	0.07	0.65	31
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.17	3.74	15	2.69	1.88	70	0.65	3.92	30	0.03	1.86	15	0.08	1.61	18
Other non-interest income	4.31	8.65	21	4.46	9.85	23	4.25	9.65	18	3.71	10.04	9	3.77	9.86	10
Overhead less non-interest income	38.70	29.66	75	34.03	36.23	45	40.36	31.93	73	38.93	31.06	74	38.37	31.46	68
Applicable income taxes / Pretax net operating income (tax equivalent)	21.91	21.04	54	16.25	17.54	34	9.89	18.63	10	20.10	20.56	47	19.49	19.04	47
Applicable income tax + TE / Pretax net operating income + TE	21.91	22.74	40	16.25	22.86	16	9.89	21.18	9	20.10	23.23	20	19.49	21.56	25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	12,836,886	12,668,238	12,886,473	12,412,754	11,249,474	1.33	58.26
Commercial and industrial loans	2,738,046	2,738,658	2,660,849	2,536,405	2,639,273	-0.02	23.34
Loans to individuals	3,088	1,666	2,564	3,924	4,257	85.35	146.25
Loans to depository institutions and acceptances of other banks	309	227	259	15,245	114	36.12	-97.09
Agricultural loans	0	0	0	0	0		
Other loans and leases	89,838	148,969	120,792	154,328	126,358	-39.69	331.31
Less: Unearned income	0	0	0	626	1,565		-100.00
Loans and leases, net of unearned income	15,668,167	15,557,758	15,670,937	15,122,030	14,017,911	0.71	51.29
Less: Allowance for loan and lease losses	145,110	148,273	166,538	123,224	122,391	-2.13	7.85
Net loans and leases	15,523,057	15,409,485	15,504,399	14,998,806	13,895,520	0.74	51.87
Debt securities that reprice or mature in over 1 year	695,764	1,077,451	754,437	1,103,884	1,033,150	-35.42	-43.75
Mutual funds and equity securities	20,993	18,790	23,744	28,005	25,098	11.72	25.86
Subtotal	16,239,814	16,505,726	16,282,580	16,130,695	14,953,768	-1.61	41.52
Interest-bearing bank balances	1,612,411	363,665	1,282,462	401,538	393,136	343.38	272.91
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	213,080	277,722	282,113	347,958	209,359	-23.28	-8.00
Trading assets	0	0	0	0	0		
Total earning assets	18,065,305	17,147,113	17,847,155	16,880,191	15,556,263	5.35	48.82
Non-interest-bearing cash and due from depository institutions	141,884	136,350	138,616	177,240	207,154	4.06	-26.35
Premises, fixed assets, and leases	132,877	135,516	131,896	137,455	102,891	-1.95	23.23
Other real estate owned	4,918	9,048	4,918	10,244	12,674	-45.65	-81.97
Investment in unconsolidated subsidiaries	3,636	3,636	3,636	3,636	3,636	0.00	0.00
Intangible and other assets	884,707	864,796	916,913	885,378	902,119	2.30	11.76
Total assets	19,233,327	18,296,459	19,043,134	18,094,144	16,784,737	5.12	45.03
Quarterly average assets	19,002,798	17,993,631	18,830,925	17,878,974	16,445,942	5.61	46.48
Average loans and leases (YTD)	15,714,069	15,244,812	15,538,957	14,556,255	13,302,648	3.08	52.82
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0	0		-100.00
Loans not held-for-sale	15,668,167	15,557,758	15,670,937	15,122,030	14,017,911	0.71	51.30
Real estate loans secured by 1-4 family	5,517,290	5,472,369	5,551,161	5,313,042	4,719,517	0.82	108.80
Commercial real estate loans	7,239,791	7,127,210	7,264,370	7,052,160	6,496,643	1.58	33.46
Construction and land development	763,192	696,225	774,148	700,715	663,310	9.62	40.90
Multifamily	1,253,588	1,041,626	1,246,969	1,041,294	821,324	20.35	98.87
Nonfarm nonresidential	5,223,011	5,389,359	5,243,253	5,310,151	5,012,009	-3.09	22.81
Real estate loans secured by farmland	366	383	371	385	400	-4.44	
Total investment securities	929,837	1,373,963	1,060,294	1,479,847	1,267,607	-32.32	-37.39
U.S. Treasury securities	40,720	0	80,948	74,936	124,751		-81.89
US agency securities (excluding mortgage-backed securities)	96,051	285,455	99,838	315,239	394,233	-66.35	-3.96
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	678,552	910,452	737,392	888,342	657,722	-25.47	-36.62
Asset-backed securities	0	0	0	0	0		
Other debt securities	93,521	159,266	118,372	173,325	65,803	-41.28	27.93
Mutual funds and equity securities	20,993	18,790	23,744	28,005	25,098	11.72	25.86
Available-for-sale securities	908,844	1,355,173	1,036,550	1,451,842	1,242,509	-32.94	-38.80
U.S. Treasury securities	40,720	0	80,948	74,936	124,751		-81.89
US agency securities (excluding mortgage-backed securities)	96,051	285,455	99,838	315,239	394,233	-66.35	-3.96
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	678,552	910,452	737,392	888,342	657,722	-25.47	-36.62
Asset-backed securities	0	0	0	0	0		
Other debt securities	93,521	159,266	118,372	173,325	65,803	-41.28	27.93
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	10,381	24,941	17,320	8,112	-25,222	-58.38	19.32
Structured notes, fair value	0	0	0	0	0		
Pledged securities	21,002	21,306	22,706	20,128	28,458	-1.43	-95.29

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	306,391	276,104	402,962	275,870	289,062	10.97	28.12
NOW, ATS and transaction accounts	126,870	126,288	125,140	28,576	29,614	0.46	568.12
Time deposits less brokered deposits < \$250K	2,287,856	2,712,380	2,499,245	2,826,532	2,920,106	-15.65	
MMDA and other savings accounts	9,577,696	7,018,831	8,827,609	6,780,821	6,509,402	36.46	84.17
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,298,813	10,133,603	11,854,956	9,911,799	9,748,184	21.37	94.47
Time deposits of \$250K or more	2,853,630	3,027,724	2,915,722	3,119,765	2,754,419	-5.75	
Foreign deposits	244,450	288,852	227,635	363,663	344,107	-15.37	-18.42
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	63,665	293,858	138,572	483,445	510,000	-78.33	-85.85
Other borrowings w/remaining maturity over 1 year	70,470	285,513	68,626	284,777	126,008	-75.32	64.68
Brokered deposits < \$250K	956,740	1,639,971	1,111,088	1,297,081	855,630	-41.66	
Noncore funding	4,188,955	5,535,918	4,461,643	5,548,731	4,590,164	-24.33	-14.38
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	119,136	119,136	119,136	119,136	119,136	0.00	0.00
Other liabilities	165,476	194,765	189,255	220,195	205,387	-15.04	-13.50
Total liabilities	16,772,380	15,983,422	16,624,990	15,799,861	14,662,871	4.94	45.50
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	907	902	906	901	898	0.55	4.25
Common surplus	965,565	952,331	964,734	950,465	942,062	1.39	9.37
Retained earnings	1,834,920	1,681,345	1,789,325	1,659,153	1,479,149	9.13	68.09
Accumulated other comprehensive income	1,686	9,877	5,310	2,302	-18,006	-82.93	
Other equity capital components	-342,131	-331,418	-342,131	-318,538	-282,237		
Total holding company equity capital	2,460,947	2,313,037	2,418,144	2,294,283	2,121,866	6.39	41.87
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,460,947	2,313,037	2,418,144	2,294,283	2,121,866	6.39	41.87
Total liabilities and capital	19,233,327	18,296,459	19,043,134	18,094,144	16,784,737	5.12	45.03
<b>Memoranda</b>							
Non-interest-bearing deposits	3,495,775	2,860,580	3,365,086	2,871,444	2,857,443	22.21	69.77
Interest-bearing deposits	12,857,858	12,229,570	12,744,315	11,820,864	10,844,897	5.14	55.57
Total deposits	16,353,633	15,090,150	16,109,401	14,692,308	13,702,340	8.37	58.40
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,418,144	2,294,283	2,294,283	2,121,866	1,973,301		
Accounting restatements	-3,139	0	0	0	0		
Net income	73,384	46,852	228,860	279,135	271,885		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	832	1,866	14,274	8,406	9,198		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	12,880	23,593	36,301	42,648		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	24,650	24,659	98,688	99,131	83,446		
Change in other comprehensive income	-3,624	7,575	3,008	20,308	-6,424		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,460,947	2,313,037	2,418,144	2,294,283	2,121,866		

BHC Name

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### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	66.74	36.10	95	69.24	38.37	95	67.67	36.22	95	68.60	37.78	96	67.02	37.19	96
Commercial and industrial loans	14.24	13.88	55	14.97	12.73	63	13.97	13.52	54	14.02	12.02	61	15.72	12.85	67
Loans to individuals	0.02	3.42	3	0.01	3.84	1	0.01	3.40	3	0.02	4.20	4	0.03	4.31	3
Loans to depository institutions and acceptances of other banks	0	0.02	70	0	0.03	62	0	0.03	68	0.08	0.04	83	0	0.05	61
Agricultural loans	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	0.47	4.29	11	0.81	4.96	11	0.63	4.63	10	0.85	5.01	11	0.75	5	11
Net loans and leases	80.71	60.99	94	84.22	64.23	96	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97
Debt securities over 1 year	3.62	16.70	4	5.89	14.63	8	3.96	15.55	6	6.10	14.60	11	6.16	14.63	11
Mutual funds and equity securities	0.11	0.06	73	0.10	0.05	79	0.12	0.05	79	0.15	0.06	81	0.15	0.06	81
Subtotal	84.44	78.43	73	90.21	80.12	95	85.50	78.16	79	89.15	79.65	92	89.09	79.97	87
Interest-bearing bank balances	8.38	9.08	47	1.99	4.14	31	6.73	7.51	48	2.22	3.06	53	2.34	3.04	53
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.11	1.59	47	1.52	1.72	60	1.48	1.68	55	1.92	1.91	65	1.25	1.96	50
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	93.93	91.48	76	93.72	89.78	88	93.72	91.05	78	93.29	89.53	86	92.68	89.74	78
Non-interest cash and due from depository institutions	0.74	1	32	0.75	1.12	22	0.73	1.07	24	0.98	1.14	38	1.23	1.21	49
Other real estate owned	0.03	0.02	71	0.05	0.03	75	0.03	0.02	68	0.06	0.03	77	0.08	0.04	78
All other assets	5.34	7.44	26	5.54	9.05	15	5.55	7.82	24	5.73	9.27	14	6.08	8.98	22
<b>Memoranda</b>															
Short-term investments	9.49	11.92	42	3.51	7.73	36	8.22	11.17	43	4.14	7.63	45	3.59	7.80	45
U.S. Treasury securities	0.21	0.98	55	0	0.86	12	0.43	0.84	65	0.41	1.03	59	0.74	1.04	58
US agency securities (excluding mortgage-backed securities)	0.50	0.73	58	1.56	0.51	87	0.52	0.63	60	1.74	0.54	87	2.35	0.69	87
Municipal securities	0	1.77	7	0	1.44	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	3.53	12.38	8	4.98	11.43	14	3.87	11.75	10	4.91	11.44	15	3.92	11.13	10
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.49	0.46	65	0.87	0.39	80	0.62	0.42	72	0.96	0.39	80	0.39	0.41	67
Loans held-for-sale	0	0.46	6	0	0.40	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	81.46	61.15	96	85.03	64.43	97	82.29	61.72	96	83.57	63.50	97	83.52	63.93	97
Real estate loans secured by 1-4 family	28.69	11.69	94	29.91	13.18	91	29.15	11.91	95	29.36	13.29	92	28.12	13.46	94
Revolving	2.26	1.51	66	2.14	2.02	56	2.26	1.66	64	2.13	2.07	56	1.68	2.27	45
Closed-end, secured by first liens	26.25	9.76	95	27.56	10.62	93	26.70	9.81	93	27.16	10.69	93	26.35	10.57	94
Closed-end, secured by junior liens	0.18	0.21	58	0.21	0.28	52	0.19	0.22	58	0.07	0.28	28	0.08	0.31	28
Commercial real estate loans	37.64	22.27	89	38.95	23.11	86	38.15	22.22	88	38.97	22.23	88	38.71	21.58	89
Construction and land development	3.97	3.32	60	3.81	3.46	58	4.07	3.40	62	3.87	3.44	61	3.95	3.51	58
Multifamily	6.52	3.21	87	5.69	3.23	83	6.55	3.12	89	5.75	3.01	83	4.89	2.72	84
Nonfarm nonresidential	27.16	14.77	91	29.46	15.32	90	27.53	14.72	89	29.35	14.69	92	29.86	14.44	93
Real estate loans secured by farmland	0	0.33	21	0	0.35	23	0	0.33	21	0	0.36	23	0	0.41	23

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	81.93	57.91	91	81.43	57.83	87	82.23	57.15	91	82.08	57.46	90	80.25	56.49	88
Real estate loans secured by 1-4 family	35.21	19.43	91	35.17	20.44	88	35.42	19.43	90	35.13	20.75	88	33.67	21.10	86
Revolving	2.78	2.45	58	2.52	3.09	45	2.75	2.64	55	2.55	3.15	46	2.01	3.50	36
Closed-end	32.44	16.76	89	32.66	17.13	89	32.68	16.59	89	32.59	17.39	90	31.66	17.39	90
Commercial real estate loans	46.21	35.36	67	45.81	34.31	66	46.36	34.63	69	46.64	33.52	69	46.35	32.14	69
Construction and land development	4.87	5.29	50	4.48	5.12	48	4.94	5.26	52	4.63	5.09	53	4.73	5.20	52
1-4 family	0.26	1.05	32	0.47	0.98	45	0.36	0.93	38	0.47	0.94	45	0.49	1.02	43
Other	4.61	4.21	57	4	4	55	4.58	4.19	57	4.16	4.02	58	4.24	4.05	57
Multifamily	8	5.08	77	6.70	4.90	71	7.96	4.96	77	6.89	4.69	76	5.86	4.10	76
Nonfarm nonresidential	33.34	23.47	75	34.64	22.69	75	33.46	22.93	75	35.12	22.15	80	35.75	21.40	84
Owner-occupied	8.23	7.93	52	8.94	7.70	58	8.40	7.68	55	9.06	7.72	59	8.39	8.03	54
Other	25.11	15.25	85	25.70	14.76	87	25.06	14.95	87	26.06	14.34	89	27.37	13.38	95
Real estate loans secured by farmland	0	0.56	21	0	0.53	22	0	0.54	21	0	0.55	22	0	0.63	22
Loans to depository institutions and acceptances of other banks	0	0.03	70	0	0.08	62	0	0.06	67	0.10	0.11	80	0	0.12	61
Commercial and industrial loans	17.48	23.16	32	17.60	20.31	47	16.98	22.17	31	16.77	19.53	46	18.83	20.32	47
Loans to individuals	0.02	6.02	4	0.01	6.48	1	0.02	6.13	2	0.03	7.13	4	0.03	7.36	3
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	0.57	8.05	11	0.96	9.38	11	0.77	9.09	10	1.02	9.85	9	0.90	9.66	11
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	580.94	382.51	88	617.13	401.07	86	590.31	381.27	89	615.85	391.26	86	605.06	379.80	88
Real estate loans secured by 1-4 family	249.69	124.29	90	266.59	138.65	89	254.29	125.03	90	263.60	138.18	90	253.84	137.84	90
Revolving	19.68	16.14	61	19.06	21.22	53	19.72	17.42	59	19.12	21.26	51	15.17	23.33	42
Closed-end	230.01	106.79	90	247.52	115.78	90	234.57	106.14	90	244.48	115.20	90	238.67	112.79	91
Commercial real estate loans	327.64	237.40	74	347.20	240.54	73	332.77	234.65	75	349.89	229.44	75	349.42	219.72	78
Construction and land development	34.54	35.26	53	33.92	35.93	49	35.46	35.62	54	34.77	34.95	53	35.68	35.36	55
1-4 family	1.85	6.84	33	3.59	6.92	47	2.58	6.34	42	3.52	6.61	45	3.68	7.04	45
Other	32.69	28.01	60	30.32	27.85	56	32.88	28.16	60	31.24	27.32	58	32	27.26	61
Multifamily	56.73	34.02	78	50.74	33.54	78	57.12	32.74	82	51.66	31.04	83	44.18	27.85	83
Nonfarm nonresidential	236.37	157.71	80	262.54	159.79	82	240.19	155.06	78	263.46	152.10	82	269.57	147.22	86
Owner-occupied	58.33	52.99	57	67.73	54.16	64	60.30	52.37	60	67.96	53.07	65	63.25	54.89	61
Other	178.05	102.29	89	194.81	103.49	90	179.88	100.54	90	195.50	97.41	91	206.32	91.80	93
Real estate loans secured by farmland	0.02	3.50	21	0.02	3.48	22	0.02	3.44	21	0.02	3.60	21	0.02	4.02	22
Loans to depository institutions and acceptances of other banks	0.01	0.18	70	0.01	0.38	61	0.01	0.28	67	0.76	0.44	82	0.01	0.54	61
Commercial and industrial loans	123.91	145.22	42	133.41	132.09	52	121.89	139.91	41	125.84	122.02	51	141.95	128.82	57
Loans to individuals	0.14	35.91	4	0.08	40.80	1	0.12	37.47	3	0.19	43.51	4	0.23	42.67	3
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	4.07	47.52	10	7.26	54.71	11	5.53	49.54	10	7.66	52.44	10	6.80	51.79	11
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	38.67	27.81	80	37.30	27.16	75	38.50	27.32	80	38.04	26.45	77	38.60	24.79	82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	274.23	185.94	82	282.71	188.67	80	276.41	183.76	82	285.38	178.57	81	291.02	167.93	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	332.56	243.39	75	350.45	248.20	73	336.72	240.85	75	353.35	236.10	77	354.27	225.98	78

BHC Name

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# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	9.49	11.92	42	3.51	7.73	36	8.22	11.17	43	4.14	7.63	45	3.59	7.80	45
Liquid assets	13.36	27.16	13	9.27	22.73	7	12.28	26.22	14	10.26	22.44	13	10.59	22.72	6
Investment securities	4.83	18.78	4	7.51	16.91	12	5.57	17.85	7	8.18	16.99	14	7.55	17.27	9
Net loans and leases	80.71	60.99	94	84.22	64.23	96	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97
Net loans, leases and standby letters of credit	81.94	61.79	96	85.65	65.22	97	82.65	62.48	96	84.45	64.84	97	84.25	65.07	97
Core deposits	63.95	73.69	17	55.39	64.18	22	62.25	70.67	20	54.78	63.09	25	58.08	62.13	31
Noncore funding	21.78	11.95	82	30.26	19.78	76	23.43	14.13	79	30.67	19.36	77	27.35	21.34	72
Time deposits of \$250K or more	14.84	1.96	99	16.55	2.95	99	15.31	2.11	99	17.24	2.94	99	16.41	2.89	98
Foreign deposits	1.27	0.34	87	1.58	0.43	85	1.20	0.36	86	2.01	0.43	88	2.05	0.47	87
Federal funds purchased and repos	0	1.22	11	0	1.77	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.60	29	0	0.97	22	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.33	1.11	51	1.61	3.69	31	0.73	1.24	51	2.67	3.01	50	3.04	3.67	50
Earning assets that reprice within 1 year	35.03	38.67	37	30.60	39.59	26	33.92	39.38	34	30.95	39.29	26	39.40	40.29	45
Interest-bearing liabilities that reprice within 1 year	31.59	7.73	94	37.93	10.23	95	34.17	8.20	95	37.31	10.19	96	33.60	10.01	94
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	3.44	29.49	5	-7.33	27.26	3	-0.25	29.11	3	-6.36	26.63	3	5.81	27.38	8
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	14.55	-0.51	87	29.64	14.37	84	17.79	3.20	84	29.73	14.45	87	26.64	16.62	77
Net short-term noncore funding dependence	12.90	-6.88	92	24.65	4.94	93	16.24	-4.76	93	24.44	3.38	96	21.37	4.66	90
Short-term investment / Short-term noncore funding	46.56	246.74	11	13.61	77.70	12	37.16	184.19	13	15.97	77.77	19	15.85	66.46	21
Liquid assets - short-term noncore funding / Nonliquid assets	-8.11	30.67	5	-18.17	16.50	4	-11.20	28.18	4	-17.47	16.97	3	-13.48	16.04	5
Net loans and leases / Total deposits	94.92	76.22	87	102.12	88.34	86	96.24	79.43	87	102.09	90.31	84	101.41	90.08	83
Net loans and leases / Core deposits	126.22	83.77	91	152.06	101.46	91	130.78	88.34	91	151.32	103.93	90	142.54	105	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62			1.57			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.50	1.31	33	1.31	3.85	20	0.86	4.31	7	0.43	1.36	31	-1.45	-1.98	66
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	97.74	85.49	60	98.63	85.17	69	97.76	87.23	57	98.11	85.40	64	98.02	81.88	71
U.S. Treasury securities	4.38	5.10	68	0	5.04	12	7.63	4.72	76	5.06	6.15	64	9.84	6.99	68
US agency securities (excluding mortgage-backed securities)	10.33	4.35	79	20.78	3.36	94	9.42	4.01	81	21.30	3.49	94	31.10	4.02	97
Municipal securities	0	9.71	7	0	8.69	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	72.98	66.67	57	66.26	68.40	42	69.55	66.64	53	60.03	67.43	36	51.89	65.45	26
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	10.06	3.05	88	11.59	2.67	89	11.16	3.01	89	11.71	2.94	88	5.19	2.79	77
Mutual funds and equity securities	2.26	0.36	92	1.37	0.35	87	2.24	0.35	94	1.89	0.40	93	1.98	0.42	93
Debt securities 1 year or less	22.92	9.29	85	20.21	10.98	79	26.61	10.55	85	23.51	11.86	82	16.52	11.91	74
Debt securities 1 to 5 years	2.19	16.09	14	12.77	17.72	52	1.97	17.03	14	15.20	17.94	55	30.70	19.18	75
Debt securities over 5 years	72.64	72.48	43	65.65	67.50	40	69.18	69.86	45	59.39	66.02	35	50.80	64.73	32
Pledged securities	2.26	33.48	6	1.55	36.65	5	2.14	35.67	7	1.36	30.57	8	2.25	33.30	8
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	184.62	156.41	66	12.05	53.90	38	108.75	183.32	46	24.40	26.69	59	-7.41	6.77	34
Investment securities	-32.32	31.91	1	2.60	9.51	40	-28.35	23.62	2	16.74	11.75	72	-4.95	9.42	15
Core deposits	21.37	29.18	26	6.89	12	38	19.60	26.88	26	1.68	11.23	15	-0.35	7.29	15
Noncore funding	-24.33	-25.09	55	7.09	16.35	37	-19.59	-12.18	41	20.88	6.59	78	28.71	10.67	81

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,986,550	3,095,462	2,699,180
Commit: Secured commercial real estate loans	732,596	889,078	708,716	793,382	853,294
Commit: Unsecured real estate loans	59,857	59,091	43,289	63,767	49,269
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	237,488	261,097	234,200	282,352	245,087
Commercial and similar letters of credit	21,975	19,878	16,821	22,209	35,759
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,041,341	713,337	679,648	715,706	732,576
Futures and forward foreign exchange	14,734	159,274	10,367	161,419	23,187
Written options contracts (foreign exchange)	0	2,496	0	908	1,215
Purchased options contracts (foreign exchange)	0	2,496	0	908	1,215
Foreign exchange rate swaps	231,770	165,221	269,124	107,059	157,058
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							15.68	22.01	28	17.11	23.52	32	16.08	24.05	30
Standby letters of credit	1.23	0.67	85	1.43	0.78	83	1.23	0.71	82	1.56	0.84	84	1.46	0.92	78
Commercial and similar letters of credit	0.11	0.02	91	0.11	0.02	91	0.09	0.02	88	0.12	0.02	94	0.21	0.02	94
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	6.70	42.67	23	5.70	54.47	16	5.04	48.62	14	5.45	68.47	19	5.45	65.81	21
Interest rate contracts	5.41	30.32	21	3.90	40.32	12	3.57	34.36	14	3.96	47.31	15	4.36	43.84	21
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	5.41	20.33	27	3.90	23.70	18	3.57	20.83	20	3.96	28.86	19	4.36	26.74	25
Foreign exchange contracts	1.28	6.19	75	1.80	6.58	74	1.47	6.01	74	1.49	10.12	71	1.09	10.92	70
Futures and forward foreign exchange contracts	0.08	3.83	62	0.87	4.16	72	0.05	3.47	58	0.89	5.23	73	0.14	5.22	55
Written options contracts (foreign exchange)	0	0.03	41	0.01	0.05	82	0	0.03	40	0.01	0.05	80	0.01	0.14	78
Purchased options contracts (foreign exchange)	0	0.04	41	0.01	0.05	82	0	0.04	40	0.01	0.08	81	0.01	0.13	78
Foreign exchange rate swaps	1.21	0.71	86	0.90	0.85	86	1.41	0.77	86	0.59	2.03	83	0.94	2.17	84
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							19.22	42.82	13	21.27	45.53	17	20.29	44.93	15

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## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	1,287,845	1,042,824	959,139	986,000	915,251
Interest rate contracts	1,041,341	713,337	679,648	715,706	732,576
Foreign exchange contracts	246,504	329,487	279,491	270,294	182,675
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	14,734	159,274	10,367	161,419	23,187
Written options	0	2,496	0	908	1,215
Exchange-traded	0	0	0	0	0
Over-the-counter	0	2,496	0	908	1,215
Purchased options	0	2,496	0	908	1,215
Exchange-traded	0	0	0	0	0
Over-the-counter	0	2,496	0	908	1,215
Swaps	1,273,111	878,558	948,772	822,765	889,634
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts	1,287,845	1,042,824	959,139	986,000	915,251
Foreign exchange contracts	246,504	329,487	279,491	270,294	182,675
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	1,286,168	1,037,832	957,740	977,516	907,796
Over 1 year to 5 years	350,661	374,910	327,498	344,619	219,057
Over 5 years	789,601	505,097	496,639	478,234	453,280
Over 5 years	145,906	157,825	133,603	154,663	235,459
<b>Gross negative fair value (absolute value)</b>					
	23,687	36,529	30,464	15,650	3,312
<b>Gross positive fair value</b>					
Held for trading	6,500	4,367	8,061	4,592	8,207
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	6,500	4,367	8,061	4,592	8,207
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	80.86	94.52	16	68.40	94.85	7	70.86	94.10	11	72.59	93.44	13	80.04	92.91	17
Foreign exchange contracts	19.14	3.16	89	31.60	3.08	94	29.14	3.49	91	27.41	3.20	92	19.96	3.39	90
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards</b>															
Futures and forwards	1.14	12.82	28	15.27	13.53	65	1.08	14.05	21	16.37	13.49	66	2.53	12.78	35
<b>Written options</b>															
Written options	0	8.11	7	0.24	7.86	17	0	8.18	6	0.09	5.91	16	0.13	6.60	15
<b>Exchange-traded</b>															
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
<b>Over-the-counter</b>															
Over-the-counter	0	7.80	7	0.24	7.35	17	0	7.73	7	0.09	5.10	17	0.13	5.49	18
<b>Purchased options</b>															
Purchased options	0	3.58	20	0.24	3.47	42	0	3.42	19	0.09	4.42	40	0.13	4.19	41
<b>Exchange-traded</b>															
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
<b>Over-the-counter</b>															
Over-the-counter	0	3.15	21	0.24	2.77	45	0	2.86	21	0.09	3.35	42	0.13	3.20	47
<b>Swaps</b>															
Swaps	98.86	69.64	87	84.25	69.06	61	98.92	68.76	89	83.44	69.75	52	97.20	70.34	80
<b>Held for trading</b>															
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
<b>Interest rate contracts</b>															
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
<b>Non-traded</b>															
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
<b>Interest rate contracts</b>															
Interest rate contracts	80.86	54.11	62	68.40	52.13	61	70.86	53.82	60	72.59	52.22	63	80.04	50.60	65
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	19.14	0.45	96	31.60	0.31	97	29.14	0.46	96	27.41	0.34	96	19.96	0.57	96
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	99.87	90.92	70	99.52	91.11	69	99.85	91.48	71	99.14	93.86	65	99.19	94.47	65
<b>One year or less</b>															
One year or less	27.23	26.80	59	35.95	31.34	64	34.14	32.05	63	34.95	32.17	59	23.93	32.51	55
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years	61.31	28.69	95	48.44	27.94	82	51.78	27.06	87	48.50	30.45	76	49.53	31.16	84
<b>Over 5 years</b>															
Over 5 years	11.33	30.03	29	15.13	31.18	34	13.93	29.56	32	15.69	28.09	36	25.73	28.71	53
<b>Gross negative fair value (absolute value)</b>															
Gross negative fair value (absolute value)	1.84	1.21	71	3.50	1.98	79	3.18	1.55	80	1.59	0.83	82	0.36	0.72	20
<b>Gross positive fair value</b>															
Gross positive fair value	0.50	1.70	7	0.42	2.69	8	0.84	2.23	12	0.47	1.19	16	0.90	0.85	55
<b>Percent of Tier 1 Capital</b>															
<b>Gross negative fair value, absolute value (X)</b>															
Gross negative fair value, absolute value (X)	0.01	0.05	36	0.02	0.11	30	0.02	0.07	35	0.01	0.06	37	0	0.06	19
<b>Gross positive fair value (X)</b>															
Gross positive fair value (X)	0	0.07	14	0	0.13	13	0	0.09	11	0	0.07	17	0	0.06	27
<b>Held for trading (X)</b>															
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
<b>Non-traded (X)</b>															
Non-traded (X)	0	0.01	33	0	0.02	30	0	0.02	36	0	0.01	49	0	0.01	66
<b>Current credit exposure (X)</b>															
Current credit exposure (X)	0	0.05	23	0	0.09	19	0	0.06	21	0	0.05	23	0	0.04	38
<b>Credit losses on derivative contracts</b>															
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
<b>90+ days past due</b>															
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
<b>Current credit exposure / Risk-weighted assets</b>															
Current credit exposure / Risk-weighted assets	0.04	0.61	22	0.03	1.16	18	0.05	0.85	21	0.03	0.73	23	0.06	0.53	37

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	166,538	123,224	123,224	122,391	123,279
Gross losses	9,138	1,321	21,996	6,997	3,206
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,380	1,370	7,810	14,830	6,818
Net losses	7,758	-49	14,186	-7,833	-3,612
Provision for loan and lease losses	-12,110	25,000	57,500	-7,000	-4,500
Adjustments	-1,560	0	0	0	0
Ending balance	145,110	148,273	166,538	123,224	122,391
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.25	-0.11	26	0.56	0.87	32	0.31	0.51	25	-0.04	0.15	2	-0.03	0.14	5
Provision for loan and lease losses / Average loans and leases	-0.31	-0.20	33	0.66	1.41	25	0.37	0.82	20	-0.05	0.24	2	-0.03	0.24	7
Provision for loan and lease losses / Net loan and lease losses	-156.10	-168.35	33	-51,020.41	730.69	0	405.33	487.86	59	89.37	130.58	15	124.58	134.68	62
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93	1.49	16	0.95	1.32	21	1.06	1.58	20	0.81	0.83	48	0.87	0.90	47
Allowance for loan and lease losses / Total loans and leases	0.93	1.47	16	0.95	1.30	21	1.06	1.55	20	0.81	0.81	50	0.87	0.89	48
Allowance for loan and lease losses / Net loans and leases (X)	4.68	18.09	11		10.10		11.74	11.58	69		8.03			7.54	
Allowance for loan and lease losses / Nonaccrual assets	153.77	291.29	24	276.01	310.68	62	246.15	299.17	50	304.08	218.72	80	292.70	214.03	75
ALLL / 90+ days past due + nonaccrual loans and leases	150.36	246.27	30	254.54	221.69	66	229.27	244.34	53	262.56	151.73	83	268.47	160.51	82
Gross loan and lease losses / Average loans and leases	0.23	0.24	60	0.03	0.34	8	0.14	0.34	29	0.05	0.28	11	0.02	0.30	5
Recoveries / Average loans and leases	0.04	0.08	32	0.04	0.07	32	0.05	0.07	41	0.10	0.08	72	0.05	0.09	36
Net losses / Average loans and leases	0.20	0.16	65	0	0.27	6	0.09	0.27	30	-0.05	0.21	1	-0.03	0.22	5
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	6.27	7.39	51	19.58	8.09	91	111.62	33.98	96	462.57	36.22	97	163.38	41.30	94
Earnings coverage of net loan and lease losses (X)	10.55	25.70	41	-1,651.90	17.23	0	21.96	22.91	66	-43.71	24.40	4	-92.24	21.75	4

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.03	32	-0.01	0.01	28	0	0.04	16	-0.09	0.01	4	-0.02	0.02	18
Real estate loans secured by 1-4 family	0	-0.01	49	0	0.01	41	0	0.01	40	-0.01	0.01	21	0	0.01	30
Revolving	-0.01	-0.03	44	-0.01	0	34	-0.02	0.01	33	-0.06	0.02	13	0.02	0.03	50
Closed-end	0	-0.01	55	0	0.01	48	0	0	44	-0.01	0	28	0	0.01	35
Commercial real estate loans	-0.01	0.05	25	-0.01	0.01	19	-0.01	0.07	5	-0.14	0.01	0	-0.04	0.01	12
Construction and land development	0	0	57	0	-0.01	68	0	0	59	-0.66	-0.01	1	-0.03	-0.03	33
1-4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	0	0	57	0	-0.01	65	0	0	57	-0.66	-0.01	1	-0.03	-0.02	29
Multifamily	0	0	13	0	0	15	0	0	23	0	0	17	-0.01	0	21
Nonfarm nonresidential	-0.01	0.07	18	-0.01	0.02	15	-0.01	0.11	3	-0.10	0.02	0	-0.04	0.02	7
Owner-occupied	0	0.01	20	0	0.01	15	0	0.02	8	0	0.01	24	-0.01	0.01	12
Other	0	0.06	18	-0.01	0.01	15	-0.01	0.08	4	-0.10	0.01	0	-0.03	0.01	7
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	1.15	0.20	97	0.02	0.48	17	0.55	0.47	65	0.11	0.37	22	-0.05	0.31	5
Loans to individuals		1.06			1.43			1.13			1.17			1.16	
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	37	0	0.15	30	0	0.15	25	0	0.15	22	0	0.14	28

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	44,066	91,362	143,876	84,530	60,469
90+ days past due loans and leases	2,138	4,531	4,982	6,409	3,773
Nonaccrual loans and leases	94,370	53,721	67,656	40,523	41,815
Total past due and nonaccrual loans and leases	140,574	149,614	216,514	131,462	106,057
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	0	105	112	1,200	2,032
Restructured 90+ days past due	0	0	0	0	3,309
Restructured nonaccrual	8,661	17,889	8,984	18,049	24,189
Total restructured loans and leases	8,661	17,994	9,096	19,249	29,530
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	27,864	34,259	27,609	34,135	59,730
Other real estate owned	4,918	9,048	4,918	10,244	12,674
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.28	0.33	54	0.59	0.52	68	0.92	0.39	89	0.56	0.43	73	0.43	0.44	56
90+ days past due loans and leases	0.01	0.11	39	0.03	0.12	48	0.03	0.12	47	0.04	0.15	42	0.03	0.17	36
Nonaccrual loans and leases	0.60	0.65	52	0.35	0.57	24	0.43	0.66	34	0.27	0.51	23	0.30	0.54	22
90+ days past due and nonaccrual loans and leases	0.62	0.82	44	0.37	0.75	17	0.46	0.85	29	0.31	0.71	16	0.33	0.75	15
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	20	0	0.01	33	0	0.01	37	0.01	0.01	58	0.01	0.02	63
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0.02	0.01	83
Nonaccrual restructured	0.06	0.13	38	0.11	0.14	54	0.06	0.13	35	0.12	0.14	55	0.17	0.16	58
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.28	0.33	54	0.59	0.52	68	0.92	0.40	89	0.56	0.43	73	0.43	0.44	56
90+ days past due assets	0.01	0.11	38	0.03	0.12	47	0.03	0.12	47	0.04	0.15	40	0.03	0.18	33
Nonaccrual assets	0.60	0.66	52	0.35	0.58	24	0.43	0.67	33	0.27	0.53	23	0.30	0.57	22
30+ days past due and nonaccrual assets	0.90	1.18	45	0.96	1.32	36	1.38	1.29	64	0.87	1.19	40	0.76	1.26	26
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.50	0.50	60	0.32	0.48	32	0.38	0.52	37	0.26	0.44	26	0.27	0.48	25
90+ days past due and nonaccrual assets + other real estate owned	0.53	0.53	59	0.37	0.51	37	0.41	0.55	37	0.32	0.48	33	0.35	0.52	31
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.66	0.58	61	0.53	0.57	49	0.53	0.60	45	0.48	0.53	49	0.71	0.60	63
Allowance for loan and lease losses	87.62	69.27	73	65.51	74.58	47	60.22	66.66	48	69.87	115.41	27	97.69	118.28	46
Equity capital + allowance for loan and lease losses	4.88	5.03	55	3.95	4.68	41	3.88	4.97	36	3.56	4.28	42	5.33	4.79	61
Tier 1 capital + allowance for loan and lease losses	5.75	5.96	53	4.73	5.89	42	4.59	6.05	35	4.27	5.65	42	6.43	6.16	55
Loans and leases + other real estate owned	0.81	0.97	45	0.62	0.91	31	0.64	0.97	31	0.57	0.85	30	0.85	0.96	44

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.22	0.31	43	0.46	0.48	55	0.68	0.39	83	0.40	0.38	64	0.29	0.42	39
90+ days past due .....	0	0.13	33	0.03	0.12	52	0.02	0.16	47	0	0.16	13	0.03	0.22	45
Nonaccrual .....	0.44	0.76	33	0.18	0.54	16	0.35	0.76	23	0.17	0.46	20	0.20	0.57	20
Commercial and industrial															
30–89 days past due .....	0.57	0.22	87	1.23	0.36	95	2.10	0.23	99	1.37	0.31	95	1.06	0.30	93
90+ days past due .....	0.07	0.02	86	0.04	0.03	76	0.11	0.03	86	0.25	0.05	92	0.02	0.05	58
Nonaccrual .....	1.40	0.69	82	1.11	0.90	69	0.87	0.75	64	0.76	0.83	57	0.71	0.76	56
Individuals															
30–89 days past due .....	0	0.53	5	0	0.84	5	0	0.83	4	0	0.83	5	0	0.84	5
90+ days past due .....	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual .....	0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans															
30–89 days past due .....	0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual .....	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due .....		0.17			0.35			0.17			0.24			0.17	
90+ days past due .....		0			0.02			0			0			0	
Nonaccrual .....		0.44			0.76			0.49			0.67			0.75	
Foreign governments															
30–89 days past due .....		0.03			10.34			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0	0.13	16	0	0.26	12	0.04	0.18	47	0	0.20	14	0	0.17	12
90+ days past due .....	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual .....	0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.45	0.47	58	0.79	0.73	64	0.37	0.65	30	0.56	0.67	54	0.24	0.71	17
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.16	0.88	10	0.17	0.79	11	0.13	0.89	11	0.13	0.73	7	0.24	0.86	17
Revolving	30-89 days past due	0.69	0.31	86	0.34	0.50	41	0.58	0.48	59	0.10	0.45	16	0.48	0.50	48
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.08	1.31	14	0.47	1.07	34	0.08	1.13	14	0.53	1	44	0.62	1.17	49
Closed-end	30-89 days past due	0.43	0.48	54	0.82	0.76	63	0.35	0.65	31	0.59	0.70	56	0.22	0.75	16
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.17	0.85	11	0.15	0.77	10	0.13	0.87	10	0.10	0.70	10	0.21	0.84	18
Junior lien	30-89 days past due	0	0.01	9	0	0.02	6	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.05	25	0	0.05	7	0.01	0.04	27	0	0.04	8	0.08	0.06	69
Commercial real estate	30-89 days past due	0.05	0.22	22	0.20	0.28	44	0.93	0.26	91	0.29	0.18	78	0.33	0.17	81
	90+ days past due	0	0.02	58	0.05	0.01	83	0.03	0.02	80	0	0.03	19	0.05	0.03	79
	Nonaccrual	0.65	0.62	58	0.20	0.32	44	0.52	0.62	48	0.20	0.23	52	0.18	0.28	43
Construction and development	30-89 days past due	0	0.22	15	0	0.32	12	0.81	0.28	83	2.04	0.28	94	0.48	0.21	82
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.54	0.50	75	0.64	0.24	88	0.55	0.41	77	0.65	0.20	88	0.73	0.19	89
1-4 family	30-89 days past due	0	0.03	30	0	0.06	24	0.24	0.03	91	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0	0.16	17	0	0.24	15	0.56	0.22	82	2.04	0.20	94	0.48	0.13	88
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.54	0.43	76	0.64	0.18	88	0.55	0.35	79	0.65	0.17	88	0.73	0.15	91
Multifamily	30-89 days past due	0	0.08	27	0	0.10	22	1.53	0.09	96	0.03	0.08	57	0.13	0.10	74
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.81	0.13	90	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.07	0.20	34	0.27	0.27	56	0.80	0.23	89	0.10	0.14	47	0.34	0.17	84
	90+ days past due	0	0.02	64	0.06	0.02	86	0.04	0.02	81	0	0.03	22	0.07	0.03	81
	Nonaccrual	0.63	0.78	52	0.18	0.37	30	0.63	0.80	50	0.18	0.28	40	0.14	0.30	29
Owner Occupied	30-89 days past due	0.03	0.06	46	0.04	0.11	26	0.16	0.07	82	0.06	0.07	56	0.11	0.09	60
	90+ days past due	0	0	76	0.06	0.01	94	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.48	0.32	76	0.01	0.20	13	0.48	0.27	76	0.01	0.16	15	0.02	0.17	17
Other	30-89 days past due	0.04	0.12	41	0.23	0.14	73	0.64	0.14	89	0.04	0.07	47	0.23	0.07	88
	90+ days past due	0	0.01	34	0	0.01	35	0.04	0.01	86	0	0.01	30	0.07	0.01	90
	Nonaccrual	0.14	0.40	33	0.16	0.16	63	0.15	0.44	36	0.17	0.10	75	0.12	0.13	64
Farmland	30-89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	624,341	621,815	623,509	632,828	660,723
Retained earnings	1,834,920	1,681,345	1,789,325	1,659,153	1,479,149
Accumulated other comprehensive income (AOCI)	1,686	9,877	5,310	2,302	-18,006
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,460,947	2,313,037	2,418,144	2,294,283	2,121,866
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	394,702	398,678	396,386	399,660	403,017
Accumulated other comprehensive income-related adjustments	1,686	9,876	5,310	2,302	-18,006
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,064,559	1,904,483	2,016,448	1,892,321	1,736,855
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,064,559	1,904,483	2,016,448	1,892,321	1,736,855
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	2,064,559	1,904,483	2,016,448	1,892,321	1,736,855
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	115,500	115,500	115,500	115,500	115,500
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	155,560	151,286	172,418	127,079	124,641
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	271,060	266,786	287,918	242,579	240,141
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	271,060	266,786	287,918	242,579	240,141
Exited advanced approach tier 2 capital					
Total capital	2,335,619	2,171,269	2,304,366	2,134,900	1,976,996
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	19,002,798	17,993,631	18,830,925	17,878,974	16,445,942
Less: Deductions from common equity tier 1 capital	394,702	398,678	396,386	399,660	403,017
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	18,608,096	17,594,953	18,434,539	17,479,314	16,042,925
Total risk-weighted assets	14,761,789	15,381,584	14,899,532	15,132,269	13,969,005
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	13.99	12.54	74	12.38	11.59	74	13.53	12.35	74	12.51	12.11	64	12.43	12.09	67
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	13.99	13.31	66	12.38	12.25	63	13.53	13.08	66	12.51	12.78	53	12.43	12.85	53
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.82	15.37	66	14.12	14.01	61	15.47	15.23	61	14.11	14.36	57	14.15	14.45	57
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	11.10	9.15	88	10.82	9.43	83	10.94	9.13	88	10.83	9.76	78	10.83	9.71	82
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	119	366	793	929	527	-67.49	-4.03
Other insurance activities income	119	366	793	929	527	-67.49	-4.03
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	52,436	51,340	52,168	51,065	49,918	2.13	2459.10

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.08	0.38	52	0.23	0.40	68	0.13	0.41	60	0.15	0.47	59	0.09	0.47	52
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.37	11	17	2.50	11.59	19	2.39	11.03	18	2.53	11.51	20	2.68	10.22	23
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

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## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	1,370,559	1,538,467	1,425,379	1,487,784	1,468,751
Real estate loans	1,185,091	1,287,363	1,215,436	1,214,407	1,215,146
Commercial and industrial loans	185,159	250,877	209,684	258,132	253,491
Loans to depository institutions and other banks acceptances	309	227	259	15,245	114
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	45,040	44,534	45,048	45,441	45,683
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,415,599	1,583,001	1,470,427	1,533,225	1,514,434
Total foreign deposits	244,450	288,852	227,635	363,663	344,107
Interest-bearing deposits	202,711	198,823	201,234	273,431	248,192
Non-interest-bearing deposits	41,739	90,029	26,401	90,232	95,915

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	0.49	0.69	69	0.83	0.99	70	0.67	0.87	70	0.87	1.25	67	0.85	1.17	64
Cost: Interest-bearing deposits	0.26	0.13	74	1.35	0.79	85	0.87	0.42	85	1.54	1.19	70	1.25	0.97	65

### Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans	16.82	1.94	90		0.37		5.36	0.64	94	0.19	0.29	50		1.53	
Foreign governments and institutions		0			0			0			0			0	

### Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	-10.91	-6.17	43	3.79	12.26	56	-4.19	-2.40	54	1.30	22.48	49	9.51	7.24	60
Total selected assets	-10.57	-2.56	40	3.66	7.32	57	-4.10	2.04	41	1.24	12.40	52	8.40	3.24	64
Deposits	-15.37	2.95	27	-15.45	13.75	13	-37.40	3.46	10	5.68	10.36	50	7.76	5	64

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	40,000	36,008	146,009	239,036	127,828	11.09	-33.34
Dividends .....	40,000	36,000	146,000	238,998	127,825	11.11	-33.33
Interest .....	0	8	9	38	3	-100.00	-100.00
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	-70	261	221	377	378		
Dividends .....	0	0	0	0	0		-100.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	-70	261	221	377	378		
Income from subsidiary holding companies .....				0	0		
Dividends .....				0	0		
Interest .....				0	0		
Management and service fees .....				0	0		
Other income .....				0	0		
Total income from subsidiaries .....	39,930	36,269	146,230	239,413	128,206	10.09	-34.49
Securities gains (losses) .....	0	0	0	158	0		
Other operating income .....	2	-6	24	-105	318		
Total operating income .....	39,932	36,263	146,254	239,466	128,524	10.12	-34.24
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	0	58	115	2,639	4,037	-100.00	
Other expenses .....	1,873	2,251	10,637	9,266	9,557	-16.79	-35.50
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	1,873	2,309	10,752	11,905	13,594	-18.88	-35.50
Income (loss) before taxes .....	36,214	29,124	134,862	231,816	112,688	24.34	-37.37
Applicable income taxes (credit) .....	-1,168	-2,249	-3,692	-2,459	-4,971		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	37,382	31,373	138,554	234,275	117,659	19.15	-36.79
Equity in undistributed income of subsidiaries .....	36,002	15,479	90,306	44,860	154,226	132.59	
Bank subsidiaries .....	36,012	15,727	90,344	45,054	154,362	128.98	
Nonbank subsidiaries .....	-10	-248	-38	-194	-136		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	73,384	46,852	228,860	279,135	271,885	56.63	58.97
<b>Memoranda</b>							
Bank net income .....	76,012	51,727	236,344	284,052	282,187	46.95	58.53
Nonbank net income .....	-10	-248	-38	-194	-136		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

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# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,496,871	96.58	2,394,330	97.42	2,467,643	97.04	2,365,206	2,290,073	4.28	38.13
Common and preferred stock .....	2,496,871	96.58	2,394,330	97.42	2,467,643	97.04	2,365,206	2,290,073	4.28	38.13
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	4,471	0.17	7,847	0.32	4,481	0.18	8,094	8,288	-43.02	-48.59
Common and preferred stock .....	4,471	0.17	7,847	0.32	4,481	0.18	8,094	8,288	-43.02	-48.59
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	13,552	0.52	11,207	0.46	15,396	0.61	19,149	17,564	20.92	25.89
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	64,481	2.49	24,562	1	50,392	1.98	32,798	20,188	162.52	333.95
Cash and due from unrelated depository institution .....	2,028	0.08	13,446	0.55	2,159	0.08	7,099	1,766	-84.92	-84.76
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	3,835	0.15	6,455	0.26	2,919	0.11	1,590	2,377	-40.59	-64.44
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	2,585,238	100.00	2,457,847	100.00	2,542,990	100.00	2,433,936	2,340,256	5.18	38.54
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	7,702	0.31	0	0	7,644	88,709	-100.00	
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	202	0.01	11,147	0.45	190	0.01	5,105	1,235	-98.19	-98.19
Balance due to subsidiaries and related institutions .....	124,088	4.80	125,961	5.12	124,656	4.90	126,904	128,446	-1.49	3.17
Total liabilities .....	124,290	4.81	144,810	5.89	124,846	4.91	139,653	218,390	-14.17	-5.42
Equity Capital .....	2,460,948	95.19	2,313,037	94.11	2,418,144	95.09	2,294,283	2,121,866	6.39	41.87
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	907	0.04	902	0.04	906	0.04	901	898	0.55	4.25
Common surplus .....	965,566	37.35	952,331	38.75	964,734	37.94	950,465	942,062	1.39	9.37
Retained earnings .....	1,834,920	70.98	1,681,345	68.41	1,789,325	70.36	1,659,153	1,479,149	9.13	68.09
Accumulated other comprehensive income .....	1,686	0.07	9,877	0.40	5,310	0.21	2,302	-18,006	-82.93	
Other equity capital components .....	-342,131	-13.23	-331,418	-13.48	-342,131	-13.45	-318,538	-282,237		
Total liabilities and equity capital .....	2,585,238	100.00	2,457,847	100.00	2,542,990	100.00	2,433,936	2,340,256	5.18	38.54
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	119,136	4.61	119,136	4.85	119,136	4.68	119,136	119,136	0.00	0.00
Notes payable to subsidiaries that issued TPS .....	115,500	4.47	115,500	4.70	115,500	4.54	115,500	115,500	0.00	0.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	12.03	12.54	52	8.08	3.93	79	9.70	7.29	74	12.63	9.68	83	13.18	10.40	83
Bank net income / Average equity investment in banks	12.25	12.55	55	8.69	4.73	76	9.77	7.45	73	12.19	10.51	71	12.79	11.19	70
Nonbank net income / Average equity investment in nonbanks	-0.89	12.53	9	-12.45	5.73	7	-0.54	9.75	14	-2.37	7.89	11	-1.63	7.10	9
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	103.58	95.97	70	110.41	95.67	62	103.27	88.16	54	101.76	82.22	44	103.79	82.56	58
Nonbank net income / Parent net income		2.83			5.47			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	5.05	17.74	23	6.26	19.50	26	5.16	20.06	20	6.09	20.43	24	10.29	20.88	46
Total debt / Equity capital	0	11.90	11	0.33	13.54	26	0	14.41	10	0.33	14.31	26	4.18	14.69	37
Total debt + notes payable to subs that issued TPS / Equity capital	4.69	14.30	23	5.33	15.86	28	4.78	16.67	20	5.37	16.36	26	9.62	17.10	50
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0.33	13.93	26	0	14.68	10	0.33	14.56	26	4.18	15.14	37
Total debt / Equity capital – excess over fair value	0	12	11	0.33	13.68	26	0	14.52	10	0.33	14.51	26	4.18	14.81	37
Long-term debt / Equity capital	0	11.33	11	0.33	12.46	29	0	13.56	10	0.33	13.04	27	4.18	13.37	37
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	35.48	11	1.90	27.67	28	0	34.67	10	1.89	28.44	28	36.19	28.63	61
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	101.64	102.85	47	103.85	103.91	50	102.23	102.81	47	103.44	103.22	55	108.32	103.10	80
Total investment in subs / Equity capital	101.64	108.21	36	103.85	111.18	38	102.23	110.16	34	103.44	111.07	40	108.32	112.48	62
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.14	0.22	46	0.48	1.22	46	0.24	0.47	44	0.28	0.36	52	0.65	0.35	69
Equity investment in subs – equity cap / Net income-div (X)	0.21	0.74	18	1	2.81	29	0.41	1.82	17	0.44	1.22	30	0.94	1.22	54
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	154.96	111.20	74	142.81	154.20	55	137.01	136.59	59	217.88	177.68	70	137.57	162.34	44
Cash from ops + noncash items + op expense / Op expense + dividend	153.10	98.58	73	127.61	176.81	42	127.78	147.24	50	218	190.27	70	137.62	174.91	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	152.63	85.35	80	93	90.08	43	111.56	134.08	48	116.16	116.34	58	71.63	103.19	21
Pretax operating income + interest expense / Interest expense		1,142.88		50,313.79	2,355.68	95	17,371.30	2,016.32	98	8,884.24	1,968.54	93	2,891.38	2,898.75	78
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	5,179.10	1,357.31	90	2,443.04	1,688.78	73	3,732.16	1,539.23	87	2,922.21	1,632.83	83	1,315.23	1,369.37	61
Dividends + interest from subsidiaries / Interest expense + dividends	162.27	117.86	74	145.68	186.57	51	147.78	150.43	58	234.88	210.80	68	146.12	188.90	40
Fees + other income from subsidiaries / Salary + other expenses	-3.74	13.36	3	11.59	14.22	69	2.08	13.95	64	4.07	16.52	61	3.96	16.08	64
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	2.34	3.97	44	0.33	2.60	40	1.76	3.85	43	0.82	2.64	45	0.49	2.61	39
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.80	35	0.02	3.20	37	0	2.66	32	0.02	5.62	35	0.03	5.50	33
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

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## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	65.94	74.87	45	78.60	61.08	71	71.23	81.10	50	42.31	57.84	42	70.92	57.26	66
Dividends declared / Net income.....	33.59	23.13	66	52.63	81.32	38	43.12	42.29	53	35.51	33.08	55	30.69	27.33	54
Net income – dividends / Average equity.....	7.99	9.52	43	3.83	0.55	77	5.52	4.14	68	8.15	6.46	73	9.13	7.33	74
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	162.27	101.14	76	145.99	182.33	53	147.94	132.17	60	241.09	178.13	68	153.18	157.73	49
Dividends from nonbank subsidiaries.....	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	162.27	128.99	68	145.99	229.19	47	147.94	174.85	50	241.09	260.40	56	153.18	215.26	36
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	52.62	30.63	72	69.60	123.04	31	61.77	60.28	51	84.14	66.55	70	45.30	60.71	35
Interest income from bank subsidiaries.....	0	0.12	24	0.02	0.70	52	0	0.36	45	0.01	0.54	49	0	0.52	36
Management and service fees from bank subsidiaries.....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	52.62	33.49	68	69.61	148.03	30	61.78	62.88	50	84.15	69.36	63	45.30	63.43	33
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries.....		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries.....		69.48			76.32			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	100.17	58.57	98	99.27	62.43	63	99.83	69.76	85	99.80	67.32	88	99.46	65.18	79
Interest income from bank subsidiaries.....	0	0.72	23	0.02	2.52	48	0.01	0.63	41	0.02	0.80	42	0	0.92	36
Management and service fees from bank subsidiaries.....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	100.17	71.70	96	99.30	76.26	45	99.83	82.20	79	99.82	78.80	82	99.46	74.20	67
Dividends from nonbank subsidiaries.....	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries.....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	-0.18	0.01	3	0.72	0.04	93	0.15	0.01	92	0.16	0.04	89	0.29	0.02	94
Operating income from nonbank subsidiaries.....	-0.18	10.59	2	0.72	9.13	65	0.15	4.70	46	0.16	7.29	37	0.29	7.64	47
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....		29.59			1,546.82			27.08			1,558.56			134.30	
					30.31			97			28.33			97	
														26.53	
														94	